

~~WHAT IS CLAIMED IS:~~

1. An apparatus structured to select a business insurance carrier from a plurality of insurance carriers, the apparatus comprising:

an Internet receiver;

5 an Internet transmitter;

a memory device;

a web page generator operatively coupled to the Internet receiver, the Internet transmitter, and the memory device, the web page generator being structured to transmit a first web page to a client device via

10 the Internet transmitter, the first web page including a standard industrial code

(SIC) prompt and a zip code prompt, the web page generator being further structured to transmit a second web page to the client device via Internet

transmitter, the second web page including a kill question;

an insurance carrier determination module operatively coupled

15 to the Internet receiver and the memory device, the insurance carrier

determination module being structured to select the plurality of insurance

carriers from the memory device based on a standard industrial code received

via the Internet receiver and a zip code received via the Internet receiver, the

insurance carrier determination module being further structured to select a

20 candidate insurance carrier from the plurality of insurance carriers based on a

kill question response received via the Internet receiver; and

a kill question selector operatively coupled to the memory device, the kill question selector being structured to retrieve the kill question from the memory device based on at least one insurance carrier in the

—plurality of insurance carriers.—

2. An apparatus as defined in claim 1, wherein the web page generator is further structured to determine a plurality of available insurance products based on the received standard industrial code and transmit a third web page to the client device via the Internet transmitter, the third web page including the plurality of available insurance products.

3. An apparatus as defined in claim 1, wherein the web page generator is further structured to receive a product selection from the client device via the Internet receiver and the insurance carrier determination module is further structured to select the candidate insurance carrier from the plurality of insurance carriers based on the received product selection.

4. An apparatus as defined in claim 1, wherein the web page generator is further structured to receive application data from the client device via the Internet receiver and transmit at least a portion of the application data to the candidate insurance carrier via Internet transmitter.

5. An apparatus as defined in claim 1, wherein the web page generator is further structured to receive a quote response from the candidate insurance carrier via the Internet receiver and transmit a third web page to the client device via the Internet transmitter, the third web page

— including at least a portion of the quote response.

6. An apparatus as defined in claim 5, further comprising a
translation unit, the translation unit being structured to convert the portion of
5 the quote response from a first format to a second format, the first format
being different than the second format.

7. An apparatus as defined in claim 6, further comprising a
translation unit, the translation unit being structured to convert the portion of
10 the quote response from facsimile data to text data.

8. An apparatus as defined in claim 6, further comprising a
translation unit, the translation unit being structured to convert the portion of
the quote response from page description file (PDF) data to text data.

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9. An apparatus as defined in claim 6, further comprising a
translation unit, the translation unit being structured to convert the portion of
the quote response from rich text format (RTF) data to text data.

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10. A method of selling business insurance, the method
comprising:

transmitting a standard industrial code (SIC) prompt and a zip
code prompt to a client device via a network;
receiving a standard industrial code and a zip code from the

- client device via the network;
- determining a plurality of insurance carriers based on the standard industrial code and the zip code;
- retrieving a predetermined kill question associated with at least
- 5 one insurance carrier in the plurality of insurance carriers from a memory device;
- transmitting the predetermined kill question to the client device via the network;
- receiving a kill question response from the client device via the
- 10 network;
- determining at least one candidate insurance carrier by eliminating the at least one insurance carrier associated with the predetermined kill question from the plurality of insurance carriers based on the kill question response;
- 15 generating a customized insurance application based on the at least one candidate insurance carrier; and
- transmitting the customized insurance application to the client device via the network.
- 20 11. A method as defined in claim 10, further comprising:
- receiving an answer to the customized insurance application from the client device via the network; and
- generating a further customized insurance application based on

the received answer.

12. A method as defined in claim 10, further comprising:
- determining a plurality of available insurance products based on
- 5 the received standard industrial code;
- transmitting a product selection page to the client device via the network, the product selection page including the plurality of available insurance products; and
- receiving a product selection from the client device via the
- 10 network,
- wherein the step of determining at least one candidate insurance carrier further comprises determining the at least one candidate insurance carrier by eliminating a group of insurance carriers from the plurality of insurance carriers based on the received product selection.
- 15
13. A method as defined in claim 10, further comprising
- determining a carrier need based on a plurality of kill question responses.
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14. A method as defined in claim 10, further comprising:
- receiving application data from the client device via the network;
- transmitting at least a portion of the application data to the at
- least one candidate insurance carrier via the network;
- receiving a quote response from the at least one candidate insurance carrier;

generating a customer quote page by converting the quote response to a predetermined digital format; and transmitting the customer quote page to the client device via the network.

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15. A method as defined in claim 14, wherein receiving a quote response from the at least one candidate insurance carrier comprises receiving a facsimile message from the at least one candidate insurance carrier and wherein generating a customer quote page by converting the quote response to a predetermined digital format comprises manually entering information from the facsimile message into a computing device for inclusion in a web page.

16. A method as defined in claim 14, wherein generating a customer quote page by converting the quote response to a predetermined digital format comprises converting a portion of a page description file (PDF) to ASCII text for inclusion in a web page.

17. A method as defined in claim 14, wherein generating a customer quote page by converting the quote response to a predetermined digital format comprises converting a portion of a rich text format (RTF) file to ASCII text for inclusion in a web page.

18. A method as defined in claim 14, further comprising transmitting a notification e-mail message to the client device via the network, the notification e-mail message including a hyperlink to the customer quote page.

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19. An apparatus structured to sell an insurance policy, the apparatus comprising:

an Internet receiver;

an Internet transmitter;

10 a processing unit operatively coupled to the Internet receiver and the Internet transmitter; and

a memory device operatively coupled to the processing unit, the memory device storing a software program structured to cause the processing unit to:

15 transmit a standard industrial code (SIC) prompt and a zip code prompt via the Internet transmitter;

determine a plurality of insurance carriers in response to receiving a standard industrial code and a zip code via the Internet receiver;

retrieve a predetermined kill question associated with at least

20 one insurance carrier in the plurality of insurance carriers from the memory device;

transmit the predetermined kill question via the Internet transmitter;

determine at least one candidate insurance carrier by

eliminating the at least one insurance carrier associated with the predetermined kill question from the plurality of insurance carriers based on a kill question response received via the Internet receiver;

generate a customized insurance application based on the at

- 5 least one candidate insurance carrier; and

transmit the customized insurance application via the Internet transmitter.

20. An apparatus as defined in claim 19, wherein the

- 10 software program is further structured to cause the processing unit to:

determine a plurality of available insurance products based on

the received standard industrial code; and

transmit a product selection page via the Internet transmitter, the

product selection page including the plurality of available insurance products.

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21. An apparatus as defined in claim 19, wherein the

software program is further structured to cause the processing unit to:

receive application data from via the Internet receiver;

transmitting at least a portion of the application data to the at

- 20 least one candidate insurance carrier via the via the Internet transceiver;

receive a quote response from the at least one candidate

insurance carrier via the Internet receiver;

generate a customer quote page by converting the quote

response to a predetermined digital format; and

transmit the customer quote page via the Internet transmitter.

22. An apparatus as defined in claim 21, wherein the software program is further structured to cause the processing unit to
- 5 generate ASCII text for inclusion in the customer quote page from facsimile data received via the Internet receiver from an insurance carrier.

23. An apparatus as defined in claim 21, wherein the software program is further structured to cause the processing unit to
- 10 generate ASCII text for inclusion in the customer quote page from a page description file (PDF) received via the Internet receiver from an insurance carrier.

24. An apparatus as defined in claim 21, wherein the software program is further structured to cause the processing unit to
- 15 generate ASCII text for inclusion in the customer quote page from a rich text format (RTF) file received via the Internet receiver from an insurance carrier.

25. A computer readable medium storing a software program
- 20 structured to cause an Internet server to:
- transmit a standard industrial code (SIC) prompt and a zip code prompt;
- determine a plurality of insurance carriers in response to receiving a standard industrial code and a zip code;

- retrieve a predetermined kill question associated with at least one insurance carrier in the plurality of insurance carriers;
- transmit the predetermined kill question;
- determine at least one candidate insurance carrier by
- 5 eliminating the at least one insurance carrier associated with the predetermined kill question from the plurality of insurance carriers based on a kill question response;
- generate a customized insurance application based on the at least one candidate insurance carrier; and
- 10 transmit the customized insurance application.